



M E D I A R E L E A S E

STATE OF TENNESSEE
DEPARTMENT OF COMMERCE AND INSURANCE

FOR IMMEDIATE RELEASE
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TDCI REMINDS TENNESSEANS OF CONSUMER HOTLINE, IMPORTANCE OF FLOOD INSURANCE

Nashville, TN – In the wake of the storms that struck Tennessee on Tuesday morning, storm victims need to know what to expect from their insurance companies, and how to avoid claims disputes.

The Department of Commerce and Insurance is ready to assist consumers and insurance companies as they work to assist communities that have been affected by the storms.

“We find that there are many consumer complaints that stem from misunderstanding, miscommunication or a policyholders’ failure to understand a policy,” said Paula A. Flowers, Commissioner for the Department of Commerce and Insurance. “We want consumers to call us if they are not getting the assistance they need from their insurance companies. Agents can also assist in helping understand policies.”

The department would also like to remind consumers that most homeowners’ insurance policies do not cover flood damage. Homeowners should consider purchasing a separate flood insurance policy through a private insurer or through the National Flood Insurance Program.

“Consumers are often unaware that flood insurance is not covered under most homeowners’ insurance policies,” said Stephani Ryan, Director for Consumer Insurance Services. “Unfortunately, situations like Hurricane Katrina make people reconsider flood insurance.”

For any information or to file a complaint, please call the TDCI Consumer Insurance Services Section at 1-800-342-4029. To find out more information about the National Flood Insurance Program, go to www.fema.com/nfip or call 1-800-427-6992.

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